

Information to identify the case:

Debtor 1 Gary M. Bacco
First Name Middle Name Last Name

Debtor 2 Lisa M. Bacco
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3247
EIN -----

Social Security number or ITIN xxx-xx-7711
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **12-25536-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary M. Bacco

Lisa M. Bacco

4/2/18

By the court:

Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
 Gary M. Bacco
 Lisa M. Bacco
 Debtors

Case No. 12-25536-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Apr 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2018.

db/jdb +Gary M. Bacco, Lisa M. Bacco, 110 Suhan Drive, Irwin, PA 15642-5709
 cr +Geiger Plumbing, Inc., 4018 Rear Route 130, Irwin, PA 15642-7830
 13515580 +Dr. Carla Capozzi, 3520 Pa Route 130, Irwin, PA 15642-1438
 13515582 +Geiger Plumbing, 4018 Pa Route 130, Irwin, PA 15642-7830
 13582895 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)
 13524942 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 13515586 +Penn Trafford FCU, 558-B State Route 130, Trafford, PA 15085-1362
 13515587 +Phelan Hallinan & Schmiege, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103-1823
 13515588 +Schwiekarth's Auto Service, 4098 Route 130, Irwin, PA 15642-7830
 13515591 +Sears/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 13852861 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RSVVCBCNOTICE1@state.pa.us Apr 03 2018 02:50:19 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr EDI: RECOVERYCORP.COM Apr 03 2018 06:33:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 cr +EDI: BASSASSOC.COM Apr 03 2018 06:33:00 eCAST Settlement Corporation,
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
 13557309 +EDI: BANKAMER.COM Apr 03 2018 06:35:00 BANK OF AMERICA, 7105 CORPORATE DRIVE,
 PLANO, TX 75024-4100
 13548750 EDI: BL-BECKET.COM Apr 03 2018 06:35:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13598332 +EDI: BASSASSOC.COM Apr 03 2018 06:33:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 13515577 EDI: CAPITALONE.COM Apr 03 2018 06:34:00 Capital One/Best Buy, PO Box 5253,
 Carol Stream, IL 60197-5253
 13515578 EDI: WFNBNB.COM Apr 03 2018 06:34:00 Comenity Bank/Justice, PO Box 182789,
 Columbus, OH 43218-2789
 13529061 +EDI: TSYS2.COM Apr 03 2018 06:34:00 Department Stores National Bank/Macy's,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13517720 EDI: DISCOVER.COM Apr 03 2018 06:34:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13515579 EDI: DISCOVER.COM Apr 03 2018 06:34:00 Discover Financial Svcs LL, PO Box 15316,
 Wilmington, DE 19850-5316
 13515581 EDI: RMSC.COM Apr 03 2018 06:35:00 GECRB/JC Penneys, PO Box 965005,
 Orlando, FL 32896-5005
 13627428 EDI: JEFFERSONCAP.COM Apr 03 2018 06:33:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302
 13515583 EDI: CBSKOHLS.COM Apr 03 2018 06:34:00 Kohls/Capital One, PO Box 3115,
 Milwaukee, MI 53201-3115
 13515584 EDI: TSYS2.COM Apr 03 2018 06:34:00 Macy's/DSNB, PO Box 8218, Mason, OH 45040-8218
 13515585 EDI: NESF.COM Apr 03 2018 06:33:00 NES, 29125 Solon Road, Solon, OH 44139-3442
 13603933 EDI: PRA.COM Apr 03 2018 06:33:00 Portfolio Recovery Associates, LLC, PO Box 12914,
 Norfolk VA 23541
 13547200 EDI: Q3G.COM Apr 03 2018 06:35:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13541524 EDI: Q3G.COM Apr 03 2018 06:35:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 13514541 EDI: RECOVERYCORP.COM Apr 03 2018 06:33:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13515589 EDI: SEARS.COM Apr 03 2018 06:34:00 Sears/CBNA, 133200 Smith Road, Cleveland, OH 44130
 13515590 +EDI: SEARS.COM Apr 03 2018 06:34:00 Sears/CBNA, P.O. Box 6282,
 Sioux Falls, SD 57117-6282
 13535659 +E-mail/Text: bncmail@w-legal.com Apr 03 2018 02:50:34 TARGET NATIONAL BANK,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13594396 +E-mail/Text: bncmail@w-legal.com Apr 03 2018 02:50:34 TD Bank USA, N.A.,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 13515592 EDI: WTRRNBNB.COM Apr 03 2018 06:34:00 Target National Bank, c/o Target Credit Services,
 PO Box 673, Minneapolis, MN 55440-0673

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr BANK OF AMERICA, N.A.
 cr NATIONSTAR MORTGAGE LLC

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 2 of 2
Total Noticed: 36

Date Rcvd: Apr 02, 2018

cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
ST CLOUD, MN 56302-9617)

cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive,
Lewisville, TX 75067)

cr* +TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132

TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Matthew John McClelland on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
Maureen Kroll on behalf of Joint Debtor Lisa M. Bacco maureen@mkrroll.comcastbiz.net,
lisa@mkrroll.comcastbiz.net
Maureen Kroll on behalf of Plaintiff Gary M. Bacco maureen@mkrroll.comcastbiz.net,
lisa@mkrroll.comcastbiz.net
Maureen Kroll on behalf of Plaintiff Lisa M. Bacco maureen@mkrroll.comcastbiz.net,
lisa@mkrroll.comcastbiz.net
Maureen Kroll on behalf of Debtor Gary M. Bacco maureen@mkrroll.comcastbiz.net,
lisa@mkrroll.comcastbiz.net
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Richard W. Schimizzi on behalf of Creditor Geiger Plumbing, Inc. rws@schimizzilaw.com,
mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
Ronda J. Winnecour cmeecf@chapter13trusteedpa.com

TOTAL: 10